

Information to identify the case:

Debtor 1	<u>Walter G. Kierce</u>	Social Security number or ITIN	xxx-xx-7056
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nora J. Kierce</u>	Social Security number or ITIN	xxx-xx-3394
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-28749-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Walter G. Kierce

Nora J. Kierce
aka Nora J. O'Brien Kierce, aka Nora J. O'Brien

12/18/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Walter G. Kierce
Nora J. Kierce
DebtorsCase No. 14-28749-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 85

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

db/jdb
cr
+Walter G. Kierce, Nora J. Kierce, 161 Deerfield Lane, Aberdeen, NJ 07747-1310
+Santander Consumer USA Inc., dba Chrysler Capital, P.O Box 562088, Suite 900 North,
Dallas, TX 75356-2088
515239700 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
515045788 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot, PO Box 182676, Columbus, OH 43218)
515263541 +Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
515245953 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
515069725 +Exxon Mobil - Citibank, PO Box 790394, St Louis, MO 63179-0394
515045782 FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
515045785 +Goodyear Tire, PO Box 6497, Sioux Falls, SD 57117-6497
515045786 Great Lakes Educational Loan Services, PO Box 530229, Atlanta, GA 30353-0229
515045787 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
517747739 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
517747740 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234,
Home Point Financial Corporation, 11511 Luna Road, Suite 300,
Farmers Branch, TX 75234-6451
515069726 +Jersey City Police FCU, 161 Sterling Ave, Jersey City, NJ 07305-1477
515258464 +Jersey City Police Federal Credit Union, c/o Michael R. DuPont, Esq., 229 Broad St,
PO Box 610, Red Bank, NJ 07701-0610
515045795 +Maverick Funding Corp, 9 Entin Rd, Ste 200, Parsippany, NJ 07054-5000
515069724 +Shell-Citibank, PO Box 790394, St Louis, MO 63179-0394
515258777 +XCEL Federal Credit Union, c/o Michael R. DuPont, Esq., 229 Broad St, PO Box 610,
Red Bank, NJ 07701-0610
515045808 +Xcel FCU, PO Box 2618, Secaucus, NJ 07096-2618

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 19 2019 00:32:14 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 19 2019 00:32:11 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515045768 +EDI: GMACFS.COM Dec 19 2019 04:43:00 Ally Financial, Att: Bankruptcy Dept,
PO Box 380901, Bloomington, MN 55438-0901
515057032 EDI: GMACFS.COM Dec 19 2019 04:43:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
515045769 EDI: AMEREXPR.COM Dec 19 2019 04:43:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
515114432 EDI: BECKLEE.COM Dec 19 2019 04:43:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515121259 EDI: BECKLEE.COM Dec 19 2019 04:43:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515045770 EDI: BANKAMER.COM Dec 19 2019 04:43:00 Bank of America, PO Box 982235,
El Paso, TX 79998-2235
515045773 EDI: CHASE.COM Dec 19 2019 04:43:00 BP Oil, PO Box 15298, Wilmington, DE 19850-5298
515045771 +EDI: TSYS2.COM Dec 19 2019 04:43:00 Barclays Bank Delaware, 700 Prides Crossing,
Newark, DE 19713-6109
515045772 EDI: RMSC.COM Dec 19 2019 04:43:00 Bill Me Later, PO Box 2394, Omaha, NE 68103-2394
515101139 +EDI: CHRM.COM Dec 19 2019 04:43:00 CCAP Auto Lease LTD., P.O. Box 961278,
Fort Worth, TX 76161-0278
515045774 EDI: CAPITALONE.COM Dec 19 2019 04:43:00 Capital One, Bankruptcy Department,
PO Box 30285, Salt Lake City, UT 84130-0285
515178783 EDI: BL-BECKET.COM Dec 19 2019 04:43:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515045775 EDI: CHASE.COM Dec 19 2019 04:43:00 Chase, PO Box 15298, Att: Bankruptcy Dept,
Wilmington, DE 19850-5298
515261504 +EDI: CITICORP.COM Dec 19 2019 04:43:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
515192184 +EDI: CRFRSTNA.COM Dec 19 2019 04:43:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
515045776 +E-mail/PDF: creditonebknofications@resurgent.com Dec 19 2019 00:33:55 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
515045777 E-mail/PDF: DellBKNofications@resurgent.com Dec 19 2019 00:34:42 Dell Preferred Account,
PO Box 81577, Austin, TX 78708-1577
515045779 EDI: DISCOVER.COM Dec 19 2019 04:43:00 Discover Financial, PO Box 15316,
Wilmington, DE 19850
515045780 EDI: DISCOVER.COM Dec 19 2019 04:43:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850-5316
515067452 +EDI: TSYS2.COM Dec 19 2019 04:43:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 85

Date Rcvd: Dec 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515045778 +EDI: RMSC.COM Dec 19 2019 04:43:00 Diamond Hut/Syncb, PO Box 965036,
Orlando, FL 32896-5036

515055886 EDI: DISCOVER.COM Dec 19 2019 04:43:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

515045781 EDI: WFNNB.COM Dec 19 2019 04:43:00 Dress Barn, WFNNB, PO Box 182782,
Columbus, OH 43218-2782

515045783 EDI: CRFRSTNA.COM Dec 19 2019 04:43:00 Firestone Complete Auto Care, PO Box 81410,
Cleveland, OH 44181-0410

515045784 +EDI: RMSC.COM Dec 19 2019 04:43:00 GE Capital Retail Bank, PO Box 103106,
Roswell, GA 30076-9106

515045789 +EDI: RMSC.COM Dec 19 2019 04:43:00 JC Penney/Synchrony, PO Box 965007,
Orlando, FL 32896-5007

515045790 E-mail/Text: bncnotices@becket-lee.com Dec 19 2019 00:31:14 Kohl's, PO Box 3043,
Milwaukee, WI 53201-3043

515248651 E-mail/PDF: resurgentbknottifications@resurgent.com Dec 19 2019 00:34:48
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

515045791 +EDI: RMSC.COM Dec 19 2019 04:43:00 Lowe's, Att: Bankruptcy Dept, PO Box 103104,
Roswell, GA 30076-9104

515245960 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 19 2019 00:33:33 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

515045792 +EDI: TSYS2.COM Dec 19 2019 04:43:00 Macy's, Att: Bankruptcy Dept., PO Box 8053,
Mason, OH 45040-8053

515045793 EDI: WFNNB.COM Dec 19 2019 04:43:00 Mandee, Att: WFNNB, PO Box 182782,
Columbus, OH 43218-2782

515045794 EDI: CHASE.COM Dec 19 2019 04:43:00 Marriott Rewards, PO Box 15298,
Wilmington, DE 19850-5298

515045796 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 19 2019 00:33:29 Merrick Bank,
Cardworks Servicing, PO Box 9201, Old Bethpage, NY 11804-9001

515045797 +EDI: RMSC.COM Dec 19 2019 04:43:00 Modell's, GE Money Bank, PO Box 103104,
Roswell, GA 30076-9104

515045798 EDI: WFNNB.COM Dec 19 2019 04:43:00 Newport News/WFNNB, PO Box 182273,
Columbus, OH 43218-2273

515045800 +EDI: RMSC.COM Dec 19 2019 04:43:00 PC Richards/GE Capital Retail bank,
Att: Bankruptcy Department, PO Box 103106, Roswell, GA 30076-9106

515263416 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC,
C/O BED BATH & BEYOND MASTERCARD, POB 41067, Norfolk, VA 23541

515228883 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541

515228884 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC,
c/o Capital One - Kmart, POB 41067, Norfolk VA 23541

515228882 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC,
c/o Capital One/HSBC, POB 41067, Norfolk VA 23541

515233827 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Diamond Hut,
POB 41067, Norfolk VA 23541

515248528 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,
POB 41067, Norfolk VA 23541

515248576 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Goodyear,
POB 41067, Norfolk VA 23541

515208270 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC,
c/o JC Penney Credit Card, POB 41067, Norfolk VA 23541

515259802 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541

515259799 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o MODELLS MVP,
POB 41067, Norfolk VA 23541

515233828 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o PC Richards,
POB 41067, Norfolk VA 23541

515208271 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC,
c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541

515233832 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Syms,
POB 41067, Norfolk VA 23541

515208272 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC,
c/o TOYS "R"US CREDIT CARD, POB 41067, Norfolk VA 23541

515248442 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541

515208268 EDI: PRA.COM Dec 19 2019 04:43:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

515045799 +EDI: RMSC.COM Dec 19 2019 04:43:00 Pay Pal, GE Money Bank, Att: Bankruptcy Dept.,
PO Box 103104, Roswell, GA 30076-9104

515138068 EDI: Q3G.COM Dec 19 2019 04:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

516346508 +EDI: Q3G.COM Dec 19 2019 04:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788

516346507 EDI: Q3G.COM Dec 19 2019 04:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

515045801 EDI: CHASE.COM Dec 19 2019 04:43:00 Slate from Chase, PO Box 15298,
Wilmington, DE 19850-5298

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 85

Date Rcvd: Dec 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515045802 +EDI: WTRRN BANK.COM Dec 19 2019 04:43:00 Target Card Services, PO Box 9500,
Minneapolis, MN 55440-9500
515045803 EDI: CHASE.COM Dec 19 2019 04:43:00 Toys R Us, PO Box 15298, Wilmington, DE 19850-5298
515045804 EDI: TSYS2.COM Dec 19 2019 04:43:00 US Airways, Card Services, PO Box 13337,
Philadelphia, PA 19101-3337
515045805 EDI: USBANKARS.COM Dec 19 2019 04:43:00 US Bank, Cardmember Services, PO Box 6335,
Fargo, ND 58125-6335
515045806 EDI: ECMC.COM Dec 19 2019 04:43:00 US Dept of Education, Direct Loan Servicing,
Att: Bankruptcy Unit, PO Box 5609, Greenville, TX 75403-5609
515045807 +EDI: RMSC.COM Dec 19 2019 04:43:00 Walmart, GE Money Bank, Bankruptcy Dept.,
PO Box 103104, Roswell, GA 30076-9104

TOTAL: 66

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
515208315* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Albert Russo docs@russotruster.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotruster.com
Denise E. Carlon on behalf of Creditor Maverick Funding Corp.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., dba Chrysler Capital
as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor Maverick Funding Corp. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Home Point Financial Corporation
rsolarz@kmlawgroup.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel on behalf of Debtor Walter G. Kierce wbrumel@keyportlaw.com,
brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel on behalf of Joint Debtor Nora J. Kierce wbrumel@keyportlaw.com,
brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 9